

**Information to identify the case:**

Debtor 1	Dianna M. Duckett	Social Security number or ITIN xxx-xx-3438
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN _____ Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-21876-JAD</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dianna M. Duckett  
aka Dianna M. Ottison

10/5/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Dianna M. Duckett  
Debtor

Case No. 16-21876-JAD  
Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db +Dianna M. Duckett, 216 Locust Street, Avalon, PA 15202-2624  
14232007 +Dollar Bank, 2700 Liberty Ave, Pittsburgh, PA 15222-4700  
14232008 +Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067  
14232009 +Franklin American Mortgage, PO Box 77404, Ewing, NJ 08628-6404  
14232010 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054  
14232011 +LOBOS Management, PO Box 81067, Pittsburgh, PA 15217-0567  
14232012 +MOHELA- A Department of Education, PO Box 105347, Atlanta, GA 30348-5347  
14232013 +NAVENT, PO Box 13611, Philadelphia, PA 19101-3611  
14232014 +Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700  
14232018 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
14232019 +UPMC Physician Service, 417 Bridge St, Danville, VA 24541-1403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2016 01:46:27 Pennsylvania Dept. of Revenue,

String E-mail/ID: RVSVERBONICHI@state.pa.us Date: Oct 06 2016 01:18:27, Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
14232005 +EDI: AMEREXPR.COM Oct 06 2016 01:28:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
14232006 +EDI: BANKAMER.COM Oct 06 2016 01:28:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886-5019  
14232015 +EDI: RMSC.COM Oct 06 2016 01:28:00 PayPal Credit Svcs/SYNCB, PO Box 960080,  
Orlando, FL 32896-0080  
14232017 EDI: NEXTEL.COM Oct 06 2016 01:28:00 Sprint, PO Box 4191, Carol Stream, IL 60197  
14232016 +EDI: RMSC.COM Oct 06 2016 01:28:00 Sams Club / SYNCRONY Bank, PO Box 530942,  
Atlanta, GA 30353-0942  
14232020 +EDI: VERIZONCOMB.COM Oct 06 2016 01:28:00 Verizon, PO Box 15124, Albany, NY 12212-5124  
14232021 +EDI: RMSC.COM Oct 06 2016 01:28:00 Walmart/SYNCRONY Bank, PO Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Duquesne Light Company  
Franklin American Mortgage Company

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

## **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Dianna M. Duckett frobi69704@aol.com,  
flrlegal@excite.com  
Jeffrey J. Sikirica trusteesikirica@consolidated.net,  
PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com  
Joshua I. Goldman on behalf of Creditor Franklin American Mortgage Company  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5